

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

RACHAEL MARIE BIGELOW

Debtor(s)

Case No. 19-14267-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/03/2019.
- 2) The plan was confirmed on 01/16/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/13/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,303.94.
- 10) Amount of unsecured claims discharged without full payment: \$30,942.77.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$20,108.98
Less amount refunded to debtor	\$308.90

NET RECEIPTS: \$19,800.08

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,752.14
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,252.14

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE	Unsecured	27.74	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	1,826.00	1,829.69	1,829.69	146.51	0.00
CAPITAL ONE NA	Unsecured	554.00	554.50	554.50	44.41	0.00
COMENITY BANK	Unsecured	328.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	527.73	NA	NA	0.00	0.00
COUNTRY DOOR	Unsecured	763.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	928.19	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	73,450.34	75,548.20	11,267.66	11,267.66	0.00
GETTINGTON CUSTOMER SERVICE	Unsecured	1,646.00	NA	NA	0.00	0.00
GINNY'S	Unsecured	1.00	NA	NA	0.00	0.00
HSBC	Unsecured	550.00	NA	NA	0.00	0.00
KHEAA	Unsecured	10,185.00	12,564.69	12,564.69	1,006.13	0.00
LENDINGCLUB CORPORATION	Unsecured	NA	2,037.04	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,533.00	2,037.04	2,037.04	163.12	0.00
LVNV FUNDING LLC	Unsecured	NA	1,725.33	1,725.33	138.17	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	928.19	928.19	74.32	0.00
MONROE & MAIN	Unsecured	1.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC	Unsecured	3,232.00	3,286.83	3,286.83	263.20	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	549.95	549.95	44.04	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	748.00	802.31	802.31	64.24	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	261.45	305.74	305.74	24.48	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	636.41	744.25	744.25	59.60	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	339.00	432.82	432.82	34.66	0.00
SANTANDER CONSUMER USA INC	Secured	12,716.00	11,374.35	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,974.96	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	432.00	438.20	438.20	35.09	0.00
THE GALLERY HOME & GIFTS	Unsecured	89.98	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	230.99	182.01	182.01	182.01	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	3.90	3.90	0.30	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$11,267.66	\$11,267.66	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,267.66	\$11,267.66	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$182.01	\$182.01	\$0.00
TOTAL PRIORITY:	\$182.01	\$182.01	\$0.00
GENERAL UNSECURED PAYMENTS:	\$26,203.44	\$2,098.27	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,252.14</u>	
Disbursements to Creditors	<u>\$13,547.94</u>	
TOTAL DISBURSEMENTS :		<u>\$19,800.08</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/23/2024

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.